

**REMARKS**

The present application has been carefully studied and amended in view of the outstanding Office Action dated November 2, 2004, and reconsideration of that Action is requested in view of the following comments.

A petition for a one-month extension of time accompanies this response together with the appropriate fee. Accordingly, the deadline for responding to the Office Action has been extended until March 2, 2005, and this response is therefore timely filed since it was deposited in the mail for First Class Delivery Service on the date certified on the front page hereof.

Applicant respectfully submits that claim 1, as amended, and remaining dependent claims 2-8 and 10-16 are not disclosed or suggested by the prior art. Specifically, claims 1-5 and 10-16 are not anticipated by Haghiri et al U.S. 5,888,624 ("Haghiri"), and claims 6 – 8 are not rendered obvious by Haghiri in view of Fraser et al. U.S. 4,855,583 ("Fraser"), for the following reasons:

While Haghiri discloses an IC card that may contain an image, the teaching of Haghiri is limited to cards that are completely made of paper or cardboard layers or laminates thereof. This is the result of the objective of the Haghiri invention to reduce costs (column 2, lines 26-28) by producing a card that is only made of paper layers (e.g., column 2, lines 31-35; column 2, lines 39-42; column 3, lines 10-11; column 6, lines 24-26). Haghiri fails to disclose or suggest covering the chip on both sides with a seal or a plastics layer as presently set forth in all of the pending claims. The thermally adhesive layers (11) disclosed at column 5, lines 34-39 are only used as glue for the lamination process, and the auxiliary silicone (non-sticking) layer has the contrary effect.

Such auxiliary layers are within the paper card and therefore neither on the main surface nor above the chip as presently claimed.

At column 9, lines 44 to 50 of Haghiri, a protective lacquer layer is disclosed for the external surfaces of the cover layers. Although there is no specific disclosure concerning the effect of this means, the protection would be interpreted by a person skilled in the art to be provided against environmental effects such as moisture.

This is contrary to the objective of the present invention wherein the seal improves the anti-counterfeiting property of a paper based chip card. The cover films of known cards are described on page 3, lines 1-4 of the present specification to be insufficient to obtain that objective, and this includes the lacquer layer according to Haghiri. A person skilled in the art would recognize that it is rather simple, e.g., to contact a chip through the lacquer and afterwards, just put some new lacquer on it.

Therefore, in applicant's opinion, a paper based chip card according to pending claim 1, having a seal as disclosed on e.g., page 7, line 30 to page 8, line 28, is indeed patentable over the prior art. Moreover, claim 1 now incorporates the features of claim 9 in that the seal is at least 5% smaller than the main surface of the card. This further distinguishes the invention from the prior art as a lacquer layer will always be applied over the entire surface.

The references EP-B1 0 140 230 and EP-A1 0 493 738 are cited by Haghiri as examples for pure plastics cards (column 1, lines 11-13 and lines 32-34), which have an unpleasant stiffness as disclosed on page 1, line 25 of the present specification. There is no hint in Haghiri to combine a plastics layer known from the prior art with the paper

card of Haghiri. To the contrary, as noted above, Haghiri clearly teaches the use paper-only cards.

It is only the synergy achieved by the combined use of a paper core and a seal and/or plastics layer as presently claimed, that results in the outstanding anti-counterfeiting property and user-friendly flexibility of the cards of the present invention.

With respect to claims 10 and 11, the module of Haghiri covers the recess in Figures 3, 4, 12 and 6, and this cannot be regarded as chip plus seal, as in this case the module is directly accessible and not protected by a seal. In addition, the chip is not covered therein on both sides with a seal or a plastics layer.

Fraser does not address the above described deficiencies of the Haghiri reference, and claims 6–8 distinguish over the Haghiri/Fraser combination for the same reasons noted above.

Accordingly, for the reasons expressed above it is believed that claims 1–8 and 10–16 are in condition for allowance, and notice to that effect is respectfully requested.

Respectfully submitted,

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